

## BANKERS URGED TO CO-OPERATE WITH FARMERS

SOUL MATERIAL HAS ENTERED  
THE BANK VAULTS OF  
THE NATION.

The Bank a Financial Power House  
to the Community.

By Peter Radford.

One of the greatest opportunities in the business life of the nation lies in practical co-operation of the country banks with the farmer in building agriculture and the adventure is laden with greater possibilities than any forward movement now before the American public.

A few bankers have loaned money to farmers at a low rate of interest, and oftentimes without compensation, to buy blooded livestock, build silos, fertilize the land, secure better seed, hold their products for a better market price, etc. The banker in contributing toward improving the grade of livestock; the quality of the seed and the fertility of the soil, plants in the agricultural life of the community a fountain of profit, that, like Tennyson's brook, runs on and on forever.

Community Progress a Bank Asset.

The time was when money loaned on such a basis would severely test the sanity of the banker; such transactions would pain the directors like a blow in the face. A cashier who would dare to cast bread upon waters that did not return buttered side up in time for annual dividends would have to give way to a more capable man. This does not necessarily mean that the bankers are getting any better or that the milk of human kindness is being imbibed more freely by our financiers. It indicates that the bankers are getting wiser, becoming more able financiers and the banking industry more competent. The vision of the builder is crowding out the spirit of the pawnbroker. A light has been turned on a new world of investment and no surer ever received as large returns on the investment as these progressive bankers, who made loans to uplift industry. The bankers have always been liberal city builders, but they are now building agriculture.

A Dollar With a Soul.

It is refreshing in this strenuous commercial life to find so many dollars with souls. When a dollar is approached to perform a task that does not directly yield the highest rate of interest, we usually hear the rustle of the eagle's wings as it soars upward; when a dollar is requested to return at the option of the borrower, it usually appeals to the Goddess of Liberty for its contractual rights; when a dollar is asked to expand in volume to suit the requirements of industry, it usually talks solemnly of its redeemer, but soul material has entered into the vaults of our banks and rate, time and volume have a new basis of reckoning in so far as the ability of some of the bankers permit them to co-operate in promoting the business of farming.

God Almighty's Noblemen.

These bankers are God Almighty's noblemen. Heaven lent earth the spirit of these men and the angels will help them roll in place the cornerstones of empire. They are not philanthropists; they are wise bankers. The spirit of the builder has given them a new vision, and wisdom has visited upon them business foresight.

The cackle of the hen, the low of kine and the rustle of growing crops echo in every bank vault in the nation and the shrewd banker knows that he can more effectively increase his deposits by putting blue blood in the veins of livestock; quality in the yield of the soil and value into agricultural products, than by business handshakes, overdrafts and grubby calendars.

Taking the community into partnership with the bank, opening up a ledger account with progress, making swift and enterprise stockholders and the prosperity of the country an asset to the bank, put behind it stability far more desirable than a letterhead bearing the names of all the distinguished citizens of the community. The bank is the financial power house of the community and blessed is the locality that has an up-to-date banker.

## POLITICAL PRAYER MEETINGS

It is a sad day for Christianity when the church bells call the communicants together for a political prayer meeting. Such gatherings mark the high tide of religious political fanaticism, the bitterness into the lives of men; the flames of class hatred and destroy Christian influence in the community. The spirit actuating such meetings is anarchistic, un-Christian and dangerous to both church and state.

The success of the nation is in the hands of the farmer.

Work for the best and the best will be up and reward you.

Tenant farming is just one thing after another without a pay day.

## STATE AND COUNTY

Eugene will soon have Coos Bay coal.

Silverton—A new drain and tile factory has started.

Woodburn wants a merger of all the telephone lines.

J. A. Seavey will erect a \$20,000 theatre in Springfield.

The Creswell cannery will manufacture spray in that city.

Sutherland—Leona mills operate after eight months idleness.

Hood River gets a \$7500 concrete movie theatre, 50x100 feet.

The O. W. R. & N. Co. payroll at LaGrande takes 545 checks.

A new cheese factory is to be built at Four Mile, near Bandon.

Pendleton—Cornerstone for the new postoffice has been laid.

The Lebanon Lumber Co. was burned with a loss of \$100,000.

The value of the Oregon hop crop this year is about \$2,000,000, at 10c.

A franchise is being asked for in Albany to establish another light plant.

Ralph McKeelnie has six acres of corn near Albany averaging 14 feet in height.

Frank Pival of Beno, expects to erect 50 houses here, work to begin at once.

The Veal chair factory at Albany has changed from an eight to a ten hour day.

Indications are that the Hubbard shoe factory will soon begin operations again.

The Hood River Apple and Vinegar Co. receives a gold medal at the Panama Fair.

Construction is being rushed on the new line of the O. W. R. & N. into Harney valley.

J. J. Ellinger has cut the fourth crop of alfalfa this season from his farm near Redmond.

W. F. Turnidge wants farmers around Albany to raise mint and will take all oil obtained.

A campaign is being made for a wagon road from Eugene to the coast and a half mill tax is asked.

J. C. Butcher will establish a large spray factory at Hood River and manufacture arsenate of lead.

Coos county has been experimenting with roads planked lengthwise, and results are highly successful.

Central Point farmers and taxpayers league organized to scrutinize raising and disbursement of taxes.

It is announced that Redmond will have a new fireproof warehouse for handling farm products, size 60x150.

The Nashville and Toledo creameries have distributed over \$10,000 each to the farmers of that section the past year.

Portland taxes for 1916 are estimated at \$93,000 more than for 1915. An effort will be made to cut this amount, however.

Right of way deeds are all secured for Sutherland railroad and it is announced work will start at once on the grade for the Sutherland, Coos Bay & Eastern.

Committee of Growers' association of Hillboro, asks equalization board to make reductions of one-third in valuation of farm lands in that vicinity.

Roseburg citizens will donate site for the big new mill of Kendall Bros. A town which has shown the enterprise of Roseburg in going after this big industry is deserving of a bright future.

The former Pacific Mail liner Korea goes to England. The company has disposed of most of its ships and will sell the balance as fast as buyers can be found, owing to the effect of the seaman's act.

## AUTO SHIPPED BY MISTAKE

Friends of Captain Johnson, commodore of the McCormick fleet, and master of the flagship Klamath, are enjoying a good laugh at his expense because he brought an auto from San Pedro the last voyage that was not to be shipped and belonged to a San Pedro resident.

When the Klamath was loading at San Pedro for this harbor it was arranged that she would take on an automobile belonging to a Portlander who was returning from a California tour. Before the steamer sailed he changed his mind and drove the machine to Los Angeles on his way to San Francisco. The mate of the Klamath, not knowing that the auto's routing had been changed, saw a machine on the dock and ordered it loaded. The owner of the latter, who had left it standing there while he attended to business nearby, searched frantically for the machine until he learned of its voyage to Portland.

The machine was transferred to the Celilo at this place, which sailed Sunday.

## NOTICE.

All outstanding warrants in Road District No. 2 are called and interest stops on same on and after October 9, 1915.

R. S. HATTAN,  
County Treasurer.

Dr. Stone's Heave Drops cures heaves. Price \$1; for sale by all druggists.

## SUMMONS IN FORECLOSURE OF DELINQUENT TAX CERTIFICATE

In the Circuit Court of the State of Oregon, for the County of Columbia. Bates Real Estate and Investment Company, a corporation, plaintiff, vs. Harry Howard, John Pirie, A. H. Allen, Spokane, Portland & Seattle Railway Company, a corporation, S. S. Montague, and St. Helens Quarry Company, a corporation, defendants.

To John Pirie, the above named defendant. In the name of the State of Oregon. You are hereby notified that the above named plaintiff, the holder of certificate of delinquency numbered 93, issued on the 3rd day of October, 1911, by the Sheriff of Columbia County, State of Oregon, for the amount of \$75.12, that sum being the amount then due and delinquent for taxes for the year 1910, together with penalty, interest, and costs upon the real property assessed to the defendant, Harry Howard, of which the said defendant, Harry Howard then appeared, and still appears of record, as the owner, situated in Columbia County, State of Oregon, in Section Thirty-four (34), Township Five (5), North, Range One (1), West of the Willamette Meridian, and particularly described as follows, to-wit: The East boundary is the Columbia River, the West boundary is a line running due North and South, passing through the center of a scarred tree, about thirty-five rods westerly from the Columbia River, and intended by F. A. Lemont and H. C. Victor as an indicating boundary mark, and reaching from the North to the South boundary line, the South boundary is a line running due west from the Columbia River and passing through a fir tree situated in a ravine immediately to the northwest of the house occupied as a residence by F. A. Lemont and his wife, and continuing on from said tree, due West until it intersects the due North and South line forming the West boundary of the land in question, the North boundary line, beginning at the Columbia River corresponding with the South boundary line of a small piece of land deeded by F. A. Lemont to William Rutledge, it being that having a small cottage upon it, and continuing along said line westerly to its West end, and thence continuing due West until it meets and intersects the West boundary line of the land now deeded and in question.

You are further notified that said plaintiff has paid taxes on said premises for subsequent years, that the rate of interest on said amounts are as follows: the year 1911, taxes, penalty, interest and costs, \$109.75, which said amount draws interest at the rate of fifteen per cent. per annum from the 16th day of November, 1912; the year 1912, taxes, penalty, interest and costs, \$78.89, which said amount draws interest at the rate of fifteen per cent. per annum from the 7th day of October, 1913; the year 1913, taxes, penalty, interest and costs, \$115.19, which said amount draws interest at the rate of fifteen per cent. per annum from the 12th day of March, 1915; for the year 1914, for taxes, \$116.29, together with interest thereon at the rate of fifteen per cent. per annum from the 15th day of July, 1915.

Said defendant, Harry Howard, as the owner of the legal title of the above described property as the same appears of record, and each of the other persons above named as claimants of an interest therein, are hereby further notified that the plaintiff will apply to the Circuit Court of the State of Oregon, for Columbia County, for a decree, foreclosing the lien against the property above described and mentioned in its said certificate. And you are hereby summoned to appear within sixty days after the first publication of this summons, exclusive of the first day of publication and defend this suit or pay the amount due as above shown, together with costs and accrued interest, and in case of your failure so to do, a decree will be rendered foreclosing the lien of said taxes and costs against the land and premises above described.

This summons is published by order of the Honorable James A. Eakin, Judge of the Circuit Court of the State of Oregon, for the County of Columbia, and said order was made and dated on the 27th day of September, 1915, and the date of the first publication of this summons is the 8th day of October, 1915.

All process and papers in this proceeding may be served upon the undersigned, residing within the State of Oregon, at the address hereinafter mentioned.

RAFFETY & VEATCH,  
Attorneys for the Plaintiff.  
Address, 508 Fenton Building,  
Portland, Oregon. 42-9

## NOTICE OF HEARING FINAL ACCOUNT.

In the County Court of the State of Oregon, for Columbia County. In the matter of the estate of John Holdorf, deceased. Notice is hereby given that the undersigned, as administratrix of the estate of John Holdorf, deceased, has filed her final account in the County Court of the State of Oregon for Columbia County, and that Saturday, the 30th day of October, 1915, at the hour of 9 o'clock A. M. of said day and the Courtroom of said Court have been appointed by said Court as the time and place of hearing objections to said final account and the settlement thereof.

Dated and first published October 1, 1915.

FRANCES LOTTIE HOLDORF,  
Administratrix of the Estate of John Holdorf, Deceased.

Bronaugh & Bronaugh and Franklin F. Korell, Portland, Oregon, Attorneys for Administratrix.

**FIRE! FIRE! FIRE! FIRE!**  
See E. E. Quick, St. Helens, and insure your property in the Oregon Fire Relief Association of McMinnville, Oregon. Don't put it off.

Mchett W. L. WARREN, Agent.

Everyone who left articles of security at my place are hereby notified unless redeemed soon, will be sold.

Mrs. Ida Saarl. 2t.

Dr. Stone's Heave Drops cures heaves. Price \$1; for sale by all druggists.

## NOTICE OF FINAL ACCOUNT.

In the County Court of the State of Oregon, for Columbia County. In the matter of the estate of Frank A. Swangren, deceased. Notice is hereby given that the undersigned administrator of said estate has rendered and filed with the Clerk of said Court, his final account and report of his administration of said estate matter, and that Saturday, the 23rd day of October, 1915, at the hour of 1 o'clock P. M. of said day, at the Court room of said Court in the Court House in the city of St. Helens, in Columbia County, Oregon, has been appointed by said Court for the hearing of objections to said account and the settlement thereof. All persons interested in said estate are hereby notified to attend at said time and place and make and file their objections to said account, if any they have.

Dated September 24, 1915.

L. R. RUTHERFORD,  
Administrator of the Estate of Frank A. Swangren, deceased.

First publication Sept. 24, 1915.  
Last publication Oct. 23, 1915.

## SUMMONS.

In the Circuit Court of the State of Oregon for the County of Columbia. Nellie Hipple Leonard, plaintiff, vs. Sam J. Leonard, defendant.

To Sam J. Leonard, defendant above named:

In the name of the State of Oregon: You are hereby required to appear and answer the complaint filed against you in the above entitled Court and cause within six weeks from the 17th day of September, 1915, the date of the first publication of this summons, and if you fail so to appear and answer, plaintiff will apply to the Court for the relief prayed for in his complaint, to-wit: for a decree of divorce on the grounds of wilful desertion, for more than one year immediately preceding the commencement of this suit, and for such other and further relief as to the Court may seem just and equitable.

Service of this summons is made upon you by publication pursuant to an order of the Hon. J. A. Eakin, Judge of the above entitled Court made on the 13th day of September, 1915, directing such publication in the St. Helens Mist, once a week for six successive weeks; the first publication being on the 17th day of September, 1915, and the last on the 29th day of October, 1915.

J. C. SIMMONS,  
Attorney for Plaintiff.

Wilcox Building, Portland, Ore.

## ADMINISTRATOR'S NOTICE.

Notice is hereby given that I have been appointed by the County Court of Columbia County, Oregon, Administrator of the estate of John A. Schuller, deceased. All persons having claims against said estate are required to present them to me with proper vouchers at St. Helens, Oregon, within six months from the 17th day of September, 1915. The first publication of this notice is September 17, 1915.

J. B. GODFREY,  
Administrator.

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## "MONEY"

The mint makes it and under the terms of the CONTINENTAL MORTGAGE COMPANY you can secure it at 6 per cent for any legal purpose on approved real estate. Terms easy, tell us your wants and we will co-operate with you.

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## LODGES

Mizpah Chapter O. E. S. meets in Masonic Hall the second and fourth Saturdays of each month.

IRENE M. DAY, W. M.  
E. A. ROTGER, Secretary.

Kiwanda Tribe No. 63, Improved Order of Redmen, meets second and fourth Thursdays of each month in K. of P. hall, St. Helens. Visiting brethren welcome.

E. I. BALLAGH, C. of R.

St. Helens Rebekah Lodge, No. 217, meets first and third Thursday of each month in I. O. O. F. Hall. Visiting members always welcome.

MARY E. CHRISTIE, N. G.  
ORA BENNETT, Sec.

Houlton Circle No. 478, Women of Woodcraft, meets the second and fourth Tuesday afternoon of each month at Houlton, Oregon.

AGNES DIXON, G. N.  
ANNA RICHARDSON, Clerk.

Columbia Encampment, No. 77, I. O. O. F. meets in the I. O. O. F. Hall, on the second and fourth Thursday of each month. Sojourning Patriarchs most cordially invited to meet with us.

CHAS. M. BEELER, C. P.  
C. W. BLAKESLEY, Scribe.

Avon Lodge No. 62 Knights of Pythias meets every Tuesday evening in Castle Hall, St. Helens. Visiting Knights always welcome.

E. A. ROTGER, C. C.  
M. E. MILLER, K. of R. S.

St. Helens Lodge No. 32, A. F. & A. M. meets 1st and 3rd Saturday in each month. Visiting brothers cordially welcomed. EDWIN ROSS, Master.

E. E. QUICK, Secretary.

St. Helens Lodge No. 117, I. O. O. F. meets in the I. O. O. F. building, on the second and fourth Saturdays of each month, visiting members are always given a hearty welcome.

JESSE LANSING, N. G.  
C. W. BLAKESLEY, Sec.

Tillamook Tribe No. 53, Improved O. R. M., of Yankton, Ore., meets at its wigwam, second and fourth Saturdays of each month.

W. G. BRANNON, C. of R.  
EBER BRANNON, Sach.

## What a School Teacher Did

Some years ago a young school teacher opened a Bank Account with \$30. She has kept it up and today has in Bank \$996.57. When you get your next check, why not deposit it here—or at least a part of it? You will then always have enough to keep a moderately hungry wolf from the door. Many women are now banking here. A cheery welcome awaits you, whether your account be large or small.

When you Bank a dollar that's the beginning of it.  
When you spend a Dollar that's the end of it.

## Columbia County Bank

St. Helens, Ore.

## OLDEST IN THE COUNTY

We pay 4 per cent interest in our Savings Department.

## LIGHTS

THAT NEVER FAIL

We are now prepared to fit your automobile with the new AUTOMATIC LAMP CONTROLS, which can be attached to any style of car made. By having one light turn and one light straight, regardless of which way you turn—around a corner, up a lane or an obstruction in the road—you always have the light ahead of you. Each light operates independently of the other. Call and let us demonstrate to you.

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